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## BOOK REVIEWS.

FIRE INSURANCE, AS A VALID CONTRACT IN EVENT OF FIRE. George A. Clement. New York: Baker, Voorhis & Company. 1903. pp. xcvi. 637.

The plan of this work is novel, indeed. Its opening chapter deals not with the notion or history of insurance, as a branch of the law, but with the "Duty of the Insured at Time of Fire and Subsequent Thereto." A valid contract of insurance is assumed by the author to have been made, and he addresses himself to instructing the insured how to proceed in case of loss by fire. "The book," to use his own language, "is not a digest, nor is it a treatise, as these words are ordinarily understood and applied." It aims to formulate "practical rules affecting conduct," rather than to discuss principles or to criticise decisions. "There is not a question," he confidently declares, "that arises in case of fire, from the time of its occurrence until adjustment and payment, or in the event of a continuance of a dispute, until final decision by the highest Court to which the controversy can be submitted, but what the rules in this volume will be found applicable."

While our confidence in the universal applicability of these rules is not as serene as that of the author, we have no doubt that they will prove most helpful to any one who has to do with the adjustment of fire insurance controversies. The property owner will do well to make a careful study of this volume, if he has enough good sense to appreciate that even this book cannot make every man his own insurance lawyer. To the insurance adjuster, it should prove invaluable; and the busy lawyer will find it a most convenient book of reference.

The book is to be followed by another volume, in which the author will deal with those conditions in the ordinary fire insurance policy, which declare it void in specified events. But that work will be quite independent of this, he assures us. It will be of much less importance, too, in his opinion, we judge, for he states that "out of the many million dollars of loss claims annually, only a very small fraction is void." And yet, it is that small fraction that gives to the legal profession, both on the bench and at the bar, the most trouble. We shall await the forthcoming volume with interest.

CITIZENSHIP OF THE UNITED STATES. Frederick Van Dyne. Rochester: Lawyers' Co-Operative Pub. Co. 1904. pp. xxx. 385

The author of this admirable work has been for the past ten years Assistant Solicitor of the Department of State. The position is a sufficient guaranty in itself of a practical and professional familiarity with the vexed questions of citizenship in their international aspect. The book is ample proof of his mastery of the